

Your Benefit Options Newsletter



University Employees ∞ Issue 2 ∞ August 2006

Health Insurance Premiums

The cost of health care continues to increase as a national trend. On average, the State will contribute 91% of the total cost of healthcare coverage for EPO plan members (an EPO plan is similar to an HMO plan in a fully insured model) and 79% of the total cost for PPO plan members. Co-pays and other out-of-pocket costs will also remain the same for the October 1, 2006 plan year.

Additionally, employees' premium contributions have been equalized across plan networks. This means that premiums for the UnitedHealthcare EPO and PPO plans will be reduced by \$10 per month. This reduction in premium rates will create equal premiums for all employees regardless of what Benefit Options network they choose.

Dental employee premiums will also remain the same for the coming plan year. A complete list of monthly premium rates for both health and dental coverage can be found on page 2 of this newsletter.



Short-Term Disability Premiums Go Down

Standard's short-term disability (STD) employee premiums will see a 2% reduction in the next plan year. This reduction was negotiated while the market place is experiencing a 4% increase in STD premiums. Our employees will continue to enjoy the same excellent service from Standard Insurance Company.

Your 2006-2007 Contributions To Arizona Benefit Options

MEDICAL MONTHLY PREMIUMS	SINGLE			FAMILY		
	Your Cost	State Cost	Total Prem	Your Cost	State Cost	Total Prem
<i>Central Region: Maricopa, Gila, Pinal Counties</i>						
EPO: RAN+AMN	\$25.00	\$411.00	\$436.00	\$125.00	\$955.50	\$1,080.50
Schaller Anderson	\$25.00	\$411.00	\$436.00	\$125.00	\$955.50	\$1,080.50
UnitedHealthcare	\$25.00	\$411.00	\$436.00	\$125.00	\$955.50	\$1,080.50
PPO: AZ Foundation	\$140.00	\$567.00	\$707.00	\$390.00	\$1,335.00	\$1,725.00
UnitedHealthcare	\$140.00	\$567.00	\$707.00	\$390.00	\$1,335.00	\$1,725.00
<i>Southern Region: Pima, Santa Cruz Counties</i>						
EPO: RAN+AMN	\$25.00	\$398.00	\$423.00	\$125.00	\$921.50	\$1,046.50
Schaller Anderson	\$25.00	\$398.00	\$423.00	\$125.00	\$921.50	\$1,046.50
UnitedHealthcare	\$25.00	\$398.00	\$423.00	\$125.00	\$921.50	\$1,046.50
PPO: AZ Foundation	\$140.00	\$511.00	\$651.00	\$390.00	\$1,177.50	\$1,567.50
UnitedHealthcare	\$140.00	\$511.00	\$651.00	\$390.00	\$1,177.50	\$1,567.50
<i>Northern Region: Yavapai, Coconino, Navajo, Apache Counties</i>						
EPO: RAN+AMN	\$25.00	\$552.00	\$577.00	\$125.00	\$1,308.00	\$1,433.00
Schaller Anderson	\$25.00	\$552.00	\$577.00	\$125.00	\$1,308.00	\$1,433.00
PPO: AZ Foundation	\$140.00	\$598.50	\$738.50	\$390.00	\$1,450.00	\$1,840.00
<i>Southeastern Region: Graham, Greenlee, Cochise Counties</i>						
EPO: RAN+AMN	\$25.00	\$552.00	\$577.00	\$125.00	\$1,308.00	\$1,433.00
Schaller Anderson	\$25.00	\$552.00	\$577.00	\$125.00	\$1,308.00	\$1,433.00
PPO: AZ Foundation	\$140.00	\$598.50	\$738.50	\$390.00	\$1,450.00	\$1,840.00
<i>Western Region: Mohave, La Paz, Yuma Counties</i>						
EPO: RAN+AMN	\$25.00	\$552.00	\$577.00	\$125.00	\$1,308.00	\$1,433.00
Schaller Anderson	\$25.00	\$552.00	\$577.00	\$125.00	\$1,308.00	\$1,433.00
PPO: AZ Foundation	\$140.00	\$598.50	\$738.50	\$390.00	\$1,450.00	\$1,840.00
<i>Out-of-State</i>						
PPO: Beech Street	\$25.00	\$732.00	\$757.00	\$125.00	\$1,758.00	\$1,883.00
<i>NAU Only</i>						
BlueCross BlueShield	\$25.00	\$515.92	\$540.92	\$125.00	\$1,264.74	\$1,389.74

DENTAL MONTHLY PREMIUMS	SINGLE			FAMILY		
	Your Cost	State Cost	Total Prem	Your Cost	State Cost	Total Prem
PrePaid: Assurant	\$4.68	\$6.18	\$10.86	\$18.02	\$11.50	\$29.52
Employers Dental Services	\$4.02	\$6.18	\$10.20	\$18.16	\$11.50	\$29.66
PPO: Delta Dental	\$14.56	\$17.88	\$32.44	\$54.14	\$51.75	\$105.89
MetLife Dental	\$12.90	\$15.40	\$28.30	\$45.00	\$43.50	\$88.50

VISION MONTHLY PREMIUMS	SINGLE	FAMILY
Avesis Vision	\$6.34	\$17.18

STANDARD EMPLOYEE SUPPLEMENTAL LIFE MONTHLY PREMIUMS PER \$1,000 OF COVERAGE	
Your Age	Your Cost
29 and under	\$0.10
30-34	\$0.12
35-39	\$0.14
40-44	\$0.24
45-49	\$0.32
50-54	\$0.52
55-59	\$0.74
60-64	\$1.34
65-69	\$1.34
70+	\$2.12

STANDARD DEPENDENT LIFE MONTHLY PREMIUMS	
Coverage Amount	Your Cost
\$2,000.00	\$0.94
\$4,000.00	\$1.88
\$6,000.00	\$2.82
\$12,000.00	\$5.64
\$15,000.00	\$7.06

AETNA EMPLOYEE/DEPENDENT SUPPLEMENTAL LIFE MONTHLY PREMIUMS PER \$1,000 OF COVERAGE			
Your Age	ASU/ABOR	NAU	UA
18-24	\$0.13	\$0.04	\$0.06
25-29	\$0.15	\$0.05	\$0.06
30-34	\$0.16	\$0.06	\$0.06
35-39	\$0.20	\$0.08	\$0.10
40-44	\$0.23	\$0.12	\$0.16
45-49	\$0.29	\$0.17	\$0.26
50-54	\$0.37	\$0.24	\$0.32
55-59	\$0.48	\$0.35	\$0.50
60-64	\$0.63	\$0.47	\$0.76
65-69	\$0.92	\$0.62	\$1.14
70+	Contact HR Office		

SHORT TERM DISABILITY MONTHLY PREMIUMS	
	Your Cost
Standard Insurance Company	\$0.87 per \$100 of your monthly salary
UnumProvident Life and Accident Insurance Company	\$0.84 per \$100 of your monthly salary

Tri-University 2006-2007 Plan Changes

Human Resources is pleased to announce enhancements to the Standard Short-Term Disability, UnumProvident Short-Term Disability, and Aetna Supplemental Life Insurance plans. These enhancements will become effective with the new plan year beginning October 1, 2006. Please refer to your university's web site or contact Human Resources for more detailed information.

Standard Insurance Company

The premium for Standard Insurance Company's Short-Term Disability coverage will decrease to \$0.87 per \$100 of base monthly salary. Currently, the cost is \$0.89 per \$100 of base monthly salary.

UnumProvident Short-Term Disability

The UnumProvident plan has been expanded to offer three levels of coverage based on your annualized salary:

- Option A pays 70% of your salary up to a weekly benefit of \$750.
- Option B pays 70% of your salary up to a weekly benefit of \$1,500.
- Option C pays 70% of your salary up to a weekly benefit of \$2,000.

You may elect any option, regardless of your current salary. This enables you to elect a higher option that will cover increases in your salary throughout the year. However, premiums and benefits will always be calculated on your actual annualized base salary (the maximum salary for calculations purposes is \$148,571).

Aetna Supplemental Life Insurance

The University of Arizona (only)

The Aetna plan has been expanded to offer three levels of supplemental life insurance coverage based on your annualized salary, up to a maximum of \$300,000, whichever is less.

- Option 1 offers 1x your annualized salary rounded up to the nearest \$1000.
- Option 2 offers 2x your annualized salary rounded up to the nearest \$1000.
- Option 3 offers 3x your annualized salary rounded up to the nearest \$1000.

In conjunction with the expanded coverage levels, Aetna premiums for active employees have decreased.

Arizona State University (only)

The maximum salary used for benefit calculation has been increased from \$80,000 to \$100,000.

BlueCross BlueShield, Northern Arizona University (only)

Beginning with the paycheck of October 13, 2006, employees will pay an additional \$5 per month for the BCBS plan; a total of \$25 per month for employee-only coverage and \$125 per month for family coverage.

There will be no change in the BCBS plan provisions for plan year 2006-2007.

Mark Your Calendars For Open Enrollment!

The annual Benefit Options Open Enrollment will be held August 2 through September 8, 2006. **If you are satisfied with your current benefits, you DO NOT need to take any action at this time.** All of your current benefits and options will continue through September 2007. However, if you wish to make a change or elect new insurance coverage, you may enroll online beginning August 21, 2006.

***The Annual Benefit Options Open Enrollment
will be held August 21 through September 8, 2006.***

BENEFIT OPEN ENROLLMENT INFORMATION

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